

IN THE SPECIFICATION:

Please replace page 10, lines 7-12 with the following amended paragraph:

On the tandem computer, a software may be implemented serving for data transfer, data reprocessing (criteria derivation), time series calculations and time series updates, etc., as will become clear later. Moreover, the inventive decision logic is implemented on the tandem computer, including fuzzy expert rules and NeuroFuzzy models, and making the decision on authorization requests. The software implemented on the tandem computer in summary will be designated “NeuroFuzzy Interference Inference Machine” (NFI) in the following.

Please replace page 12, lines 22-26 with the following amended paragraph:

The overall calculation, hence the flow of the fuzzy interference inference through the rule work, as well as the entire profile formation and initialization, is taken over by the NFI itself; an external control is not required. The interface contains further functions for the initialization and configuration of the decision logic (these functions have to be invoked once upon loading of the prevention module), which, however, have not to be invoked per authorization request.

Please replace page 27, lines 5-9 with the following amended paragraph:

The system structure describes the data flow in the fuzzy system. Input interfaces fuzzify the input variables. Hereby, the analog values are converted into association levels. The fuzzy interference inference follows to the fuzzification: With “IF-THEN” instructions fixed in rule blocks, linguistically described output variables are fixed by the input variables. These are transformed in the output interfaces into analog variables by a defuzzification.